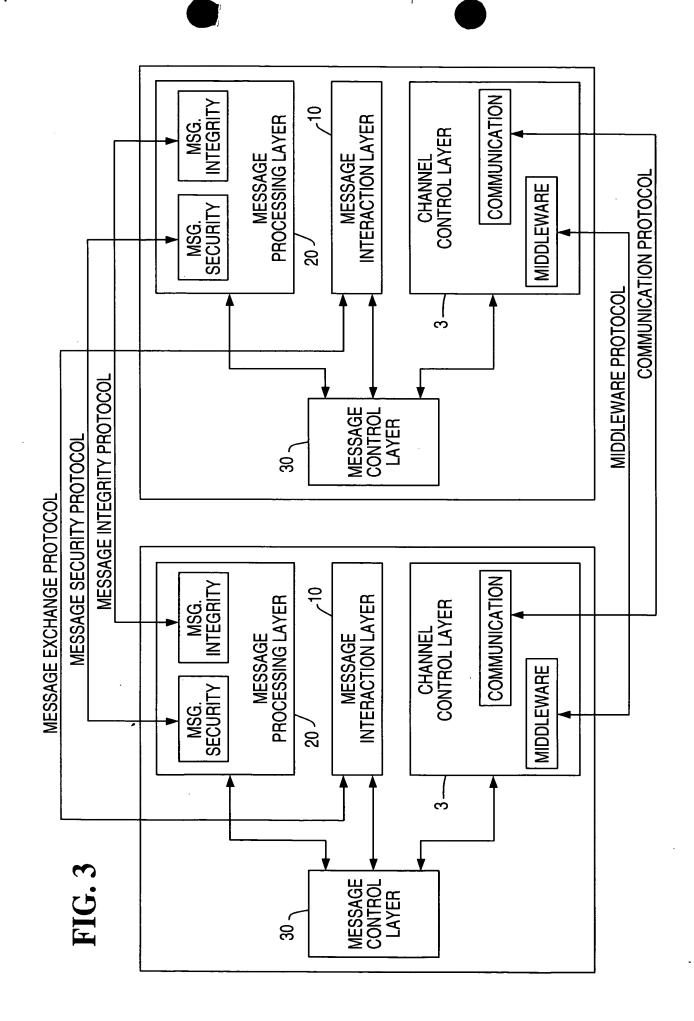
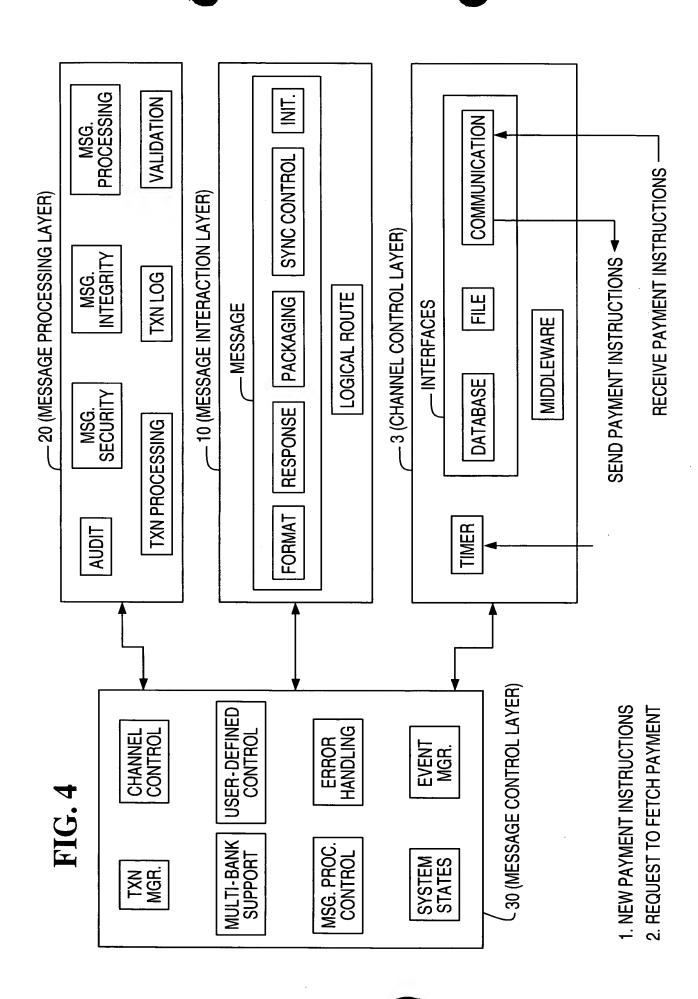


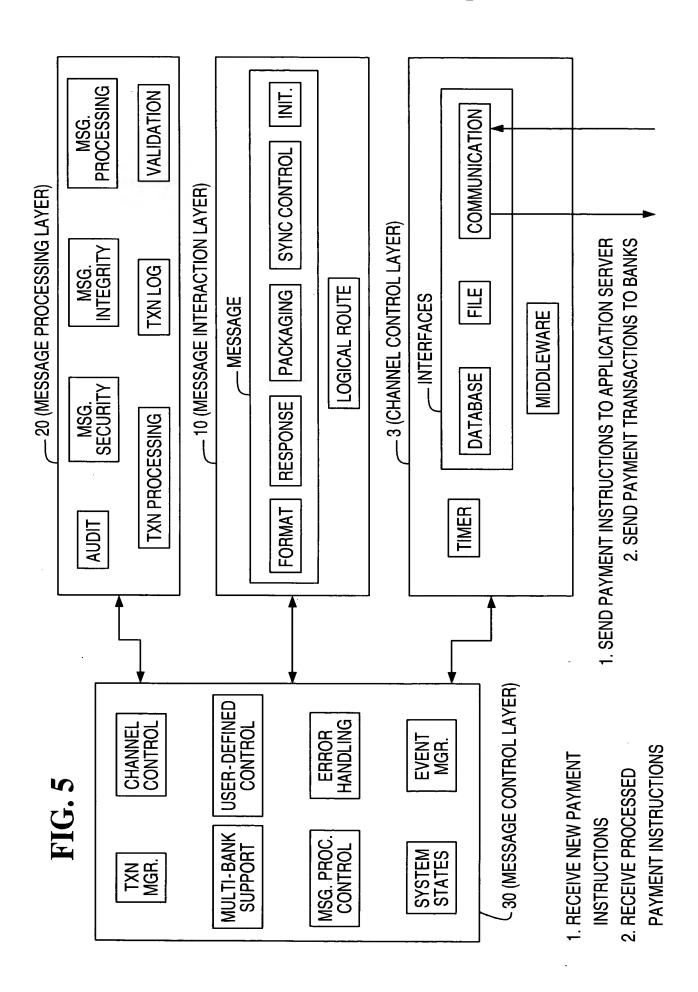
- NETWORK - 50 (PARTICIPANT) BI-LATERAL CLEARING - 60 (CLEARING HOUSE/PAYMENT CENTER) FIG. 2 - NETWORK --65 MULTI-LATERAL CLEARING 65--

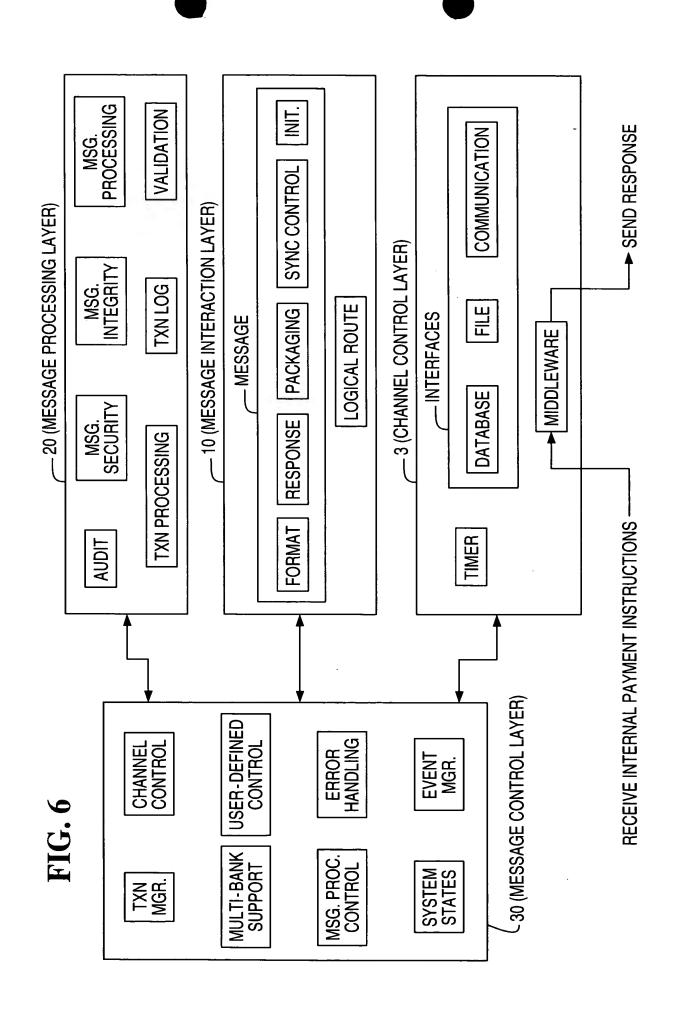
50 (PARTICIPANTS)

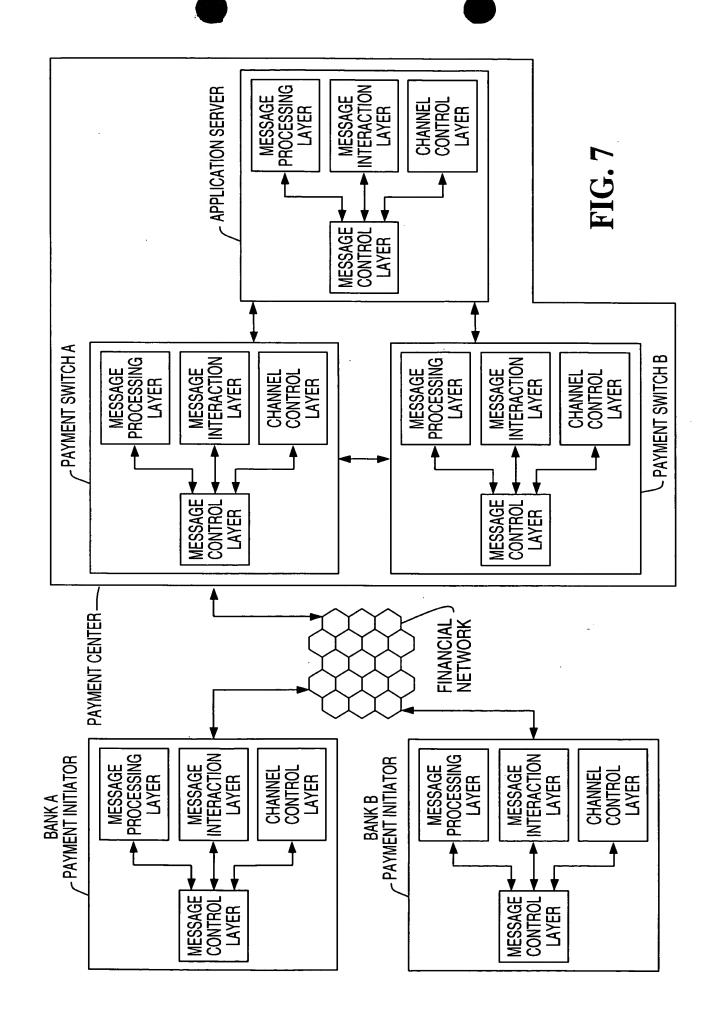
50 (PARTĬCIPANTS)











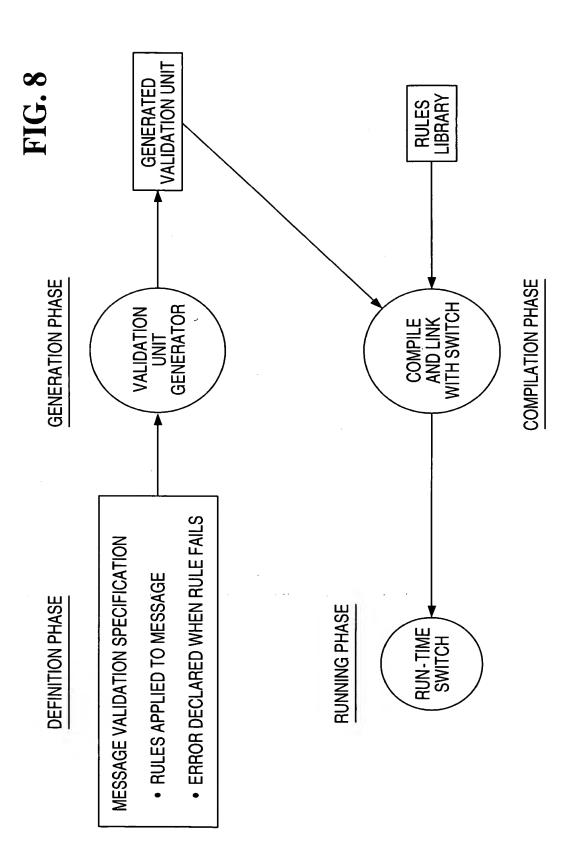


FIG.

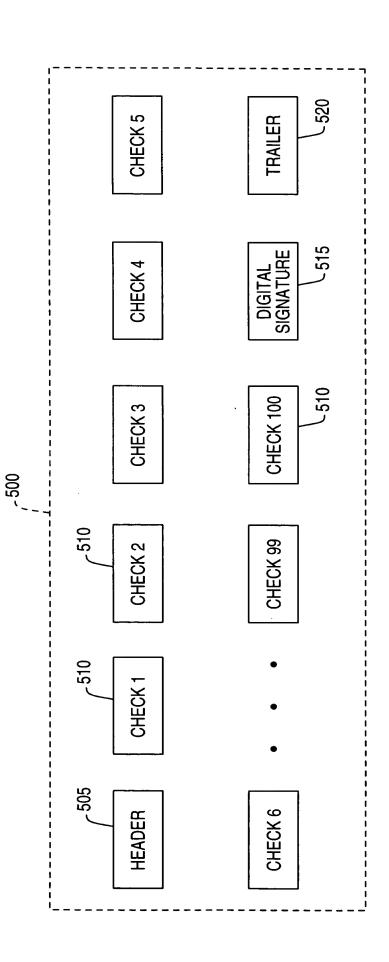


FIG. 10

